

FINANCIAL POLICY

LUX DENTAL
10 BROOK STREET
CANANDAIGUA, NY 14424
(585) 394-8071

Thank you for choosing our office for your dental needs. We realize that every person's financial situation is different. For this reason, we have worked hard to provide a variety of payment options for the dental care you need and deserve with respect to your budget.

This financial policy statement is intended to explain office policies regarding the financial aspect of your care and how we handle insurance matters at our office.

Rising health care costs are a serious problem. Therefore, we want to do everything we can to help control health care costs and provide patients with payment options that allow them to receive needed dental treatment.

To help meet your needs and to help us keep our costs down, we ask that patients pay for their treatment with one of the following options listed below.

- A) **CASH/CHECK/CREDIT CARD:** Payment for services may be paid by cash, personal check, or credit card (we accept Visa, Mastercard & Discover.) On services that exceed \$500.00 (after insurance) we can offer a 5% accounting courtesy when paid in full with cash or check only.
- B) **MONTHLY PAYMENT PLAN:** We would be happy to set up a monthly payment plan with you for services that exceed \$750.00 (after insurance.) We cannot exceed 4 months when setting up our payment plans, and the first payment will be due at your first visit. The remaining balance will be divided up equally into 3 more monthly payments. This is interest free and requires a credit or debit card to be kept on file at the office. Elective services include bleaching of any kind, and any cosmetic dentistry that insurance will not cover. The total amount is due at the time of service. We cannot extend payment plan options for these types of services.
- C) **CARE CREDIT** is a credit card designed to help you finance your dental expenses by offering special financing with convenient monthly payments to help you fit your treatment into your budget. Contact Mary or Patti for more information.

DELINQUENT ACCOUNTS

All accounts are due within one month of services unless specific arrangements have been made in advance. If your account becomes delinquent and is turned over to a collection agency, you will be responsible for the balance of your account in addition to all collection & attorney fees.

DENTAL INSURANCE

We are happy to process your dental claims for you, although, patients must realize that professional services are rendered to a person, not to an insurance company. Hence, the insurance company is responsible to the patient and the patient is responsible to us. We cannot render services on the assumption that the charges will be paid by the insurance company.

To avoid disappointment, we strongly suggest that patients contact their insurance company to make certain their dental insurance assumptions are correct. As you know, most insurance companies pay only a portion of the dental investment.

CANCELLED AND BROKEN APPOINTMENT POLICY

A specific amount of time is reserved especially for you and we strongly encourage all patients to keep their appointments. If you must change your appointment, we require at least **24 hours notice** to avoid a \$50.00 cancellation fee. This fee will be enforced if more than one broken appointment occurs.

SIGNATURE _____ DATE _____